Volunteer Risk Management

Several members have asked whether grassroots volunteerism is covered by PACIF, while others are already working with volunteers. This page explains PACIF coverage considerations as they relate to volunteers and summarizes several best practices that we recommend implementing whenever you use volunteers.

Grassroots volunteerism that is not sponsored or directed by a municipality would likely have no coverage from PACIF. In many cases, it may not be necessary for a municipality to be directly involved in managing or directing volunteers, as community non-profit agencies and grassroots volunteers can be effective without municipal direction or intervention. These approaches most effectively transfer risk.

Still there are situations where it is important that the municipality be directly involved in sponsoring, supporting, and assuming operational control of volunteer operations. To effectively manage the risk of municipal volunteers, we recommend that you:

- Establish a policy that outlines volunteer tasks & duties and communicate the policy to volunteers.
- Have every volunteer complete an agreement form[1] to make it easy for you to keep appropriate information about them on file. Customize your form as needed and include hold harmless language that has been reviewed by your legal counsel.
- Inform volunteers about risks and protective measures just as if they were employees.
- Train the volunteers so they can perform their assigned tasks safely. Always explain potential hazards before work begins and address how volunteers will be protected from them.
- Provide adequate personal protective equipment when and where it is needed to help prevent injury and illness among volunteers, and those employees assisting volunteer operations.
- Specify the employee who is responsible for monitoring the activities of the volunteers and instruct volunteers how to report any issue, injury, or concern.
• Treat volunteers in a fair and non-discriminatory manner. When assigning duties, use common sense to match each volunteer’s physical abilities with the demands of the tasks.

• Perform your due diligence by obtaining background checks on all volunteers who will be working with children, the elderly, or people with disabilities (vulnerable populations). The Vermont Crime Information Center (VCIC), one entity that can perform these checks, can be accessed online at secure.vermont.gov/DPS/criminalrecords/[^1]. Many municipalities qualify as vulnerable population agencies.

An authorized municipal volunteer who is injured or becomes ill while volunteering may have some medical coverage through an Accidental Death and & Disability policy that PACIF obtains on behalf of its members. Note that volunteer firefighters have workers’ compensation coverage, so they are not covered by this policy, unless they were performing authorized non-firefighter volunteer work on behalf of the municipality.

You may have volunteers serving your local government for many different personal reasons. They may want to learn new skills, meet new people, or make a difference in the community where they live or work. Whatever the volunteers’ reasons are for serving, managing the inherent risks associated with volunteerism will make for a better volunteer experience while also reducing your municipality’s associated liability.

If you have any questions about how to manage volunteer risks or exposures, please contact VLCT Loss Control at losscontrol@vlct.org. We are here to help!
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